Case:13-03934-BKT13 Doc#:71 Filed:01/24/18 Entered:01/24/18 11:25:29 Desc: Main Document Page 1 of 7

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE	CASE NO. 13-03934-BKT
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JOHANNA NIEVES FLORES

CHAPTER: 13

DEBTOR(S)

MOTION REQUESTING DISMISSAL

TO THE HONORABLE COURT:

Comes now, **RELIABLE FINANCIAL SERVICES, INC.**, holder of a secured claim and Movant herein, through its undersigned counsel, and very respectfully to the Honorable Court, Alleges and Prays as follows:

- 1. Movant is the holder in due course of a duly executed conditional sales contract over motor vehicle KIA RIO 2012 registered under number 2910, executed by debtor(s) on FEBRUARY 25, 2012.
 - 2. Debtor(s) filed the instant bankruptcy petition under Chapter 13 on MAY 15, 2013.
- 3. Debtor's(s') Plan was confirmed on MAY 15, 2014. Said Plan proposes to pay prepetition arrears through Chapter 13 Trustee and debtor(s) will maintain regular payment directly to Movant.
- 4. However, debtor(s) has(have) breached the aforementioned Plan's proposals. As of today's date debtor(s) show(s) TWO(2) post-petition arrears on monthly installments corresponding to the months of DECEMBER 2017 and JANUARY 2018 for a total amount of post-petition installments due of \$804.30.
- 5. Section 1307 (c) (6) of the Bankruptcy Code (11 USC §1307 (c)(6)) provides for the dismissal of a case under Chapter 13 for "material default by the debtor with respect to a term of a Confirmed Plan."
- 6. The situation above explained is effectively causing undue prejudice to Movant's rights as a holder of a secured claim.
- 7. Therefore, according to 11 USC §1307(c)(1) debtor's(s') unreasonable delay which is prejudicial to creditor, is sufficient also cause to warrant the dismissal of debtor's(s') bankruptcy petition.

WHEREFORE, it is respectfully requested from the Honorable Court to order the dismissal of the instant bankruptcy petition according to the aforementioned bankruptcy disposition.

NOTICE

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the clerk's office of the United States Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I hereby certify that the present motion was filed electronically with the Clerk of the Court using CM/ECF systems which will send notifications of such to the **JOSE R. CARRION**, Trustee and **ROBERTO FIGUEROA CARRASQUILLO**, debtor's(s') attorney and that we have sent copy of this document through regular mail to debtor(s) **JOHANNA NIEVES FLORES**, **HC 06 BOX 70922 CAGUAS**, **PR 00725** and to all non CM/ECF participants interested as per mailing list which is hereby included.

RESPECTFULLY SUBMITTED,

In San Juan, Puerto Rico this 24th day JANUARY, 2018.

/S/ CARLOS E. PEREZ PASTRANA USDC-208913 Attorney for Movant PO BOX 21382

SAN JUAN, PR 00928-1382 TEL. 787-625-6645 FAX: 787-625-4891 cperezp@reliablefinancial.com Case:13-03934-BKT13 Doc#:71 Filed:01/24/18 Entered:01/24/18 11:25:29 Desc: Main Document Page 3 of 7

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE:	CASE NO. 13-03934-BKT
JOHANNA NIEVES FLORES	CHAPTER 13
DEBTOR(S)	

MOTION SUBMITTING DECLARATION UNDER PENALTY OF PERJURY

Comes now, **RELIABLE FINANCIAL SERVICES,INC.**, holder of a secured claim and Creditor herein and submitting to the Honorable Court the following declaration:

I, Felipe Marrero Clemente, Bankruptcy Officer for RELIABLE FINANCIAL SERVICES, declare under penalty of perjury, the following:

That according to the enclosed certification, provided by Department of Defense Manpower Data Center (DMDC), debtor(s) is(are) not on active military duty nor in the military service and does not fall within the Service Member Civil Relief Act of 2003.

RESPECTFULLY SUBMITTED,

In San Juan, Puerto Rico this 18 day of JANUARY, 2018.

/S/Felipe Marrero Clemente Bankruptcy Officer

P. O. Box 21382 San Juan, PR 00928-1382

Tel: (787)625-6717 Fax: (787)625-4891

fmarreroc@reliablefinancial.com



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-6734

Birth Date:

Last Name: NIEVES FLORES

First Name: JOHANNA

Middle Name:

Status As Of: Jan-18-2018

Certificate ID: Q35JMYRVZKC38MD

On Active Duty On Active Duty Status Date				
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA	NA	No	NA	
This response reflects the individuals' active duty status based on the Active Duty Status Date				

Left Active Duty Within 367 Days of Active Duty Status Date						
Active Duty Start Date	Active Duty End Date	Status	Service Component			
NA	NA	No	NA			
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date						

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date					
Order Notification Start Date	Order Notification End Date	Status	Service Component		
NA	NA	No	NA		
This response reflects whether the individual or his/her unit has received early notification to report for active duty					

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director

Department of Defense - Manpower Data Center

400 Gigling Rd. Seaside, CA 93955 Case:13-03934-BKT13 Doc#:71 Filed:01/24/18 Entered:01/24/18 11:25:29 Desc: Main The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (PoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. ? 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: https://scra.dmdc.osd.mil/faq.xhtml#Q33. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. ? 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC? 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC? 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC ? 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Label Matrix for local noticing Doc#:71 Eiled:01/24/18 Entered:01/24/18 oriental Bank Desc: Main

MORTGAGE COUNSELING AND BANKRUPTCY (762) 0104-3 PO BOX 362708 Case 13-03934-BKT13

District of Puerto Rico SAN JUAN, PR 00936-2708 Old San Juan

RELIABLE FINANCIAL SERVICES US Bankruptcy Court District of P.R. PO BOX 21382 Jose V Toledo Fed Bldg & US Courthouse SAN JUAN, PR 00928-1382 300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

ΑΤ&Τ PO BOX 192830

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SAN JUAN, PR 00936-4745

PO BOX 364745

AT&T Mobility Puerto Rico, Inc % AT&T Services, Inc

Fri Jan 3 15:37:25 AST 2014

Karen Cavagnaro, Paralegal One AT&T Way, Room 3A231 Bedminster, NJ 07921-2693

COLON ATIENZA & REPOSSESSION SERVICES PS

PO BOX 21382

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c/o Recovery Management Systems Corporat

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LEONARD & ASSOCIATES PSC

PO BOX 366220

SAN JUAN, PR 00936-6220

OPERATING PARTNERS FORD MOTOR CREDIT PO BOX 194499

SAN JUAN, PR 00919-4499

ORIENTAL BANK BOX 364745,

SAN JUAN, PUERTO RICO 00936-4745

(p)ORIENTAL BANK AND TRUST

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SAN JUAN PR 00919-5115

ORIENTAL BANK (BBVA) PO BOX 191017

SAN JUAN, PR 00919-1017

ORIENTAL BANK (BBVA)

PO BOX 1952

HUMACAO, PR 00792-1952

ORIENTAL BANK AND TRUST

C/O BANCO POPULAR DE PUERTO RICO

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PR ACQUISITIONS LLC PO BOX 194499

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RADIO SHACK PO BOX 8181

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SANTANDER FINANCIAL D/B/A ISLAND FINANCE

PO BOX 195369

SAN JUAN PR 00919-5369

JOHANNA NIEVES FLORES HC 06 BOX 70922

CAGUAS, PR 00725

JOSE RAMON CARRION MORALES

PO BOX 9023884

SAN JUAN, PR 00902-3884

MONSITA LECAROZ ARRIBAS OFFICE OF THE US TRUSTEE (UST)

OCHOA BUILDING

500 TANCA STREET SUITE 301

SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO

PO BOX 186

CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4). SAN JUAN, PR 00919-1017

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

 (d)PR ACQUISITIONS, LLC
 (d)RELIABLE FINANCI

 PO BOX 194499
 PO BOX 21382

 SAN JUAN, PR 00919-4499
 SAN JUAN PR 00928-1

(d)RELIABLE FINANCIAL SERVICES, INC PO BOX 21382 SAN JUAN PR 00928-1382 End of Label Matrix
Mailable recipients 25
Bypassed recipients 2
Total 27